



BRUHATH BENGALURU MAHANAGARA PALIKE

**Expression Interest
for
providing group Mediclaim insurance policy
(family floater) for the BBMP guest
teachers/lecturers and their dependents of
BBMP schools and colleges
By Interested IRDA registered Insurance
companies**

- EOI No: BBMP/2024-25/SE1306

TABLE OF CONTENTS

REQUEST FOR PROPOSAL (EOI) SCHEDULE	3
SECTION I – LETTER OF INVITATION	4
SECTION II – INFORMATION TO SERVICE PROVIDER (ITC).....	6
1. INTRODUCTION	7
2. CLARIFICATION AND AMENDMENT OF EOI DOCUMENTS.....	8
3. PREPARATION OF PROPOSAL	9
<i>Technical Proposal.....</i>	<i>9</i>
<i>Financial Proposal.....</i>	<i>10</i>
4. SUBMISSION, RECEIPT, AND OPENING OF PROPOSALS	13
5. PROPOSAL EVALUATION	13
<i>General.....</i>	<i>13</i>
<i>Evaluation of Technical Proposals</i>	<i>13</i>
<i>Opening and Evaluation of proposals, Financial Proposals; Ranking</i>	<i>14</i>
6. NEGOTIATIONS.....	15
7. AWARD OF CONTRACT	15
8. CONFIDENTIALITY	16
9. PURCHASER'S RIGHT TO ACCEPT ANY TENDER AND TO REJECT ANY OR ALL TENDERS	16
10. PURCHASER'S RIGHT TO VARY QUANTITIES AT TIME OF AWARD.....	16
11. BIDDERS WILL BE DEBARRED AS PER THE KTPP ACT.	16
12. ANY BIDDER FROM A COUNTRY WHICH SHARES A LAND BORDER WITH INDIA WILL BE ELIGIBLE TO BID IN THIS TENDER ONLY IF THE BIDDER IS REGISTERED WITH THE COMPETENT AUTHORITY.	16
13. PERIOD OF VALIDITY OF TENDERS	16
SECTION III – TECHNICAL PROPOSAL – STANDARD FORMS.....	17
1. TECHNICAL PROPOSAL SUBMISSION FORM.....	18
2. DETAILS OF SERVICE PROVIDER'	19
3. DESCRIPTION OF THE METHODOLOGY AND WORK PLAN FOR PERFORMING THE ASSIGNMENT	20
4. FORMAT OF ANNUAL TURNOVER STATEMENT	21
5. FORMAT OF AFFIDAVIT.....	22
SECTION IV – FINANCIAL PROPOSAL – STANDARD FORMS	24
1. FINANCIAL PROPOSAL SUBMISSION FORM	25
SECTION V – TERMS OF REFERENCE (TOR)/SCOPE OF WORK	26
1. BACKGROUND.....	27
2. AN OUTLINE OF THE TASKS TO BE CARRIED OUT (SCOPE OF WORK)	ERROR! BOOKMARK NOT DEFINED.
3. SCHEDULE FOR COMPLETION OF TASKS	37
4. DATA, SERVICES AND FACILITIES TO BE PROVIDED BY THE CLIENT.....	37
5. FINAL OUTPUTS (I.E., REPORTS, DRAWINGS, ETC.) THAT WILL BE REQUIRED OF THE SERVICE PROVIDER	37
6. COMPOSITION OF REVIEW COMMITTEE TO MONITOR SERVICE PROVIDERS WORK	38
7. PROCEDURE FOR REVIEW OF PROGRESS REPORTS, INCEPTION, STATUS, FINAL DRAFT AND FINAL REPORTS ...	38
SECTION VI – CONTRACT OF SERVICE PROVIDER'S SERVICES	39
1. FORM OF CONTRACT	40
2. GENERAL CONDITIONS OF CONTRACT	41
2.1. <i>General Provisions.....</i>	<i>41</i>
2.2. <i>Commencement, Completion, Modification, and Termination of Contract</i>	<i>42</i>
2.3. <i>Obligations of the Service Provider</i>	<i>46</i>
2.4. <i>Service Provider' Personnel.....</i>	<i>48</i>
2.5. <i>Obligations of the Client.....</i>	<i>48</i>
2.6. <i>Payments to the Service Provider.....</i>	<i>48</i>
2.7. <i>Settlement of Disputes</i>	<i>48</i>
2.8. <i>Performance Security</i>	<i>49</i>
2.9. <i>Risk Clause</i>	<i>49</i>

EOI SCHEDULE

1. EOI Reference No.	: BBMP/2024-25/SE1306
2. Date of Commencement of Download of EOI Document from Karnataka Public Procurement Portal website http://kppp.karnataka.gov.in	: 13/02/2025 onwards
3. Last Date and Time for uploading Online Queries ¹ in Karnataka Public Procurement Portal	: 18/02/2025 5:30 PM
4. Date and Time of Pre-bid Meeting	: 18/02/2025 11:00 AM at the following venue: Office of the SADP education, 1 st floor, annex 3, N R Square, Begaluru-560002
5. Last Date and Time for uploading of EOI in Karnataka Public Procurement Portal	: 27/02/2025 5:00 PM
6. Date and Time of Online Opening of EOI Applications ²	: 28/02/2025 5:10 PM
7. Place of Opening of EOI Applications	: Online at Karnataka Public Procurement Portal
8. Address for Communication	: SADP, 1 st floor, annex 3, N R Square, Begaluru-560002, eoeducation@yahoo.in , contact:9480685297

Only Online Queries through Karnataka Public Procurement Portal will be accepted. Queries sent through letters, emails or any other mode will not be entertained.

In the event of the specified date of opening of RFP being declared a holiday for the Employer, the RFP will be opened on the next working day at the same time.

SECTION I – LETTER OF INVITATION



BRUHATH BENGALURU MAHANAGARA PALIKE

Dear Service Providers,

1. BBMP SADP invites Proposals under Karnataka Public Procurement Portal (two cover system) for **PROVIDING GROUP MEDICLAIM INSURANCE POLICY (FAMILY FLOATER) FOR THE BBMP GUEST TEACHERS/LECTURERS AND THEIR DEPENDENTS OF BBMP SCHOOLS AND COLLEGES BY INTERESTED IRDA REGISTERED INSURANCE COMPANIES**, for a period of 12 months extendable by another 12 months based on the satisfactory performance. More details on the Services are provided in the Terms of Reference.
2. The EOI is open to all **IRDA REGISTERED INSURANCE COMPANIES**, meeting the eligibly criteria.
3. The service providers will be selected under Least cost Selection (LCS) procedures described in this EOI.
4. The EOI includes the following documents:
 - 4.1. Section 1 - Letter of Invitation
 - 4.2. Section 2 - Information to Service Provider
 - 4.3. Section 3 - Technical Proposal - Standard Forms
 - 4.4. Section 4 - Financial Proposal - Standard Forms
 - 4.5. Section 5 - Terms of Reference
 - 4.6. Section 6 - Standard Form of Contract.
5. The Financial Proposal of the Service Providers who are technically qualified/responsive will only be opened through Karnataka public procurement portal.

Yours sincerely,

BRUHATH BENGALURU MAHANAGARA PALIKE

SECTION II – INFORMATION TO SERVICE PROVIDER (ITC)

1. Introduction

- 1.1. The BBMP SADP invites Proposals under eProcurement (two cover system) for **PROVIDING GROUP MEDICLAIM INSURANCE POLICY (FAMILY FLOATER) FOR THE BBMP GUEST TEACHERS/LECTURERS AND THEIR DEPENDENTS OF BBMP SCHOOLS AND COLLEGES BY INTERESTED IRDA REGISTERED INSURANCE COMPANIES, for a period of 12 months extendable by another 12 months based on the satisfactory performance.** More details on the Services are provided in the Terms of Reference. The EOI is open to all service providers meeting the eligibility criteria. The service providers will be selected under Least Cost Selection (LCS) procedures described in this EOI.
- 1.2. The Service Provider must familiarize themselves with local conditions and take them into account in preparing their Proposals. To obtain first-hand information on the Assignment and on the local conditions, Service Provider are encouraged to pay a visit to the location before submitting a Proposal, and to attend a pre-proposal conference as per the EOI schedule. Attending the pre-proposal conference is optional.
- 1.3. Please note that the costs of preparing the proposal and of negotiating the contract, including a visit to the Client, are not reimbursable as a direct cost of the Assignment; and the Client is not bound to accept any of the Proposals submitted.
- 1.4. It is GOK's policy to require that Service Provider observe the highest standard of ethics during the execution of contracts. In pursuance of this policy, the GOK:
 - 1.4.1. defines, for the purposes of this provision, the terms set forth below as follows:
 - 1.4.1.1. "Corrupt practice" means the offering, giving, receiving, or soliciting of anything of value to influence the action of a public official in the selection process or in contract execution; and
 - 1.4.1.2. "Fraudulent practice" means a misrepresentation of facts in order to influence a selection process or the execution of a contract to the detriment of GOK, and includes collusive practices among Service Provider (prior to or after submission of proposals) designed to establish prices at artificial, noncompetitive levels and to deprive GOK of the benefits of free and open competition.
 - 1.4.2. Will reject a proposal for award if it determines that the firm recommended for award has engaged in corrupt or fraudulent activities in competing for the contract in question;
 - 1.4.3. Will declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded GOK-financed contract if it at any time

determines that the firm has engaged in corrupt or fraudulent practices in competing for, or in executing, a GOK-financed contract; and

- 1.4.4. Will have the right to require that, GOK to inspect Service Provider's accounts and records relating to the performance of the contract and to have them audited by auditors appointed by GOK.
- 1.5. Service Provider shall not be under a declaration of ineligibility for corrupt and fraudulent practices issued by GOK in accordance with the above sub para.
- 1.6. Earnest Money deposit or Bid security
 - 1.6.1. The Service Provider shall furnish Bid Security.
 - 1.6.2. The Bid Security shall be paid in the Karnataka public Procurement Portal using any of the following payment modes:
 - a) Credit Card
 - b) Debit Card
 - c) National Electronic Funds Transfer (NEFT)
 - d) Over the Counter (OTC). The OTC payment facility shall be available at designated ICICI bank branches for making payments from the dates of notification of IFB.
 - 1.6.3. Confirmation of the receipt of the Bid processing fee and Bid Security in Government of Karnataka central pool A/c held at ICICI Bank shall be verified. If an acceptable Bid Security is not received then the Karnataka public Procurement Portal will not allow the bidder to submit its bid.
 - 1.6.4. The Bid Security of unsuccessful Bidders will be returned as promptly as possible upon the successful Bidder's furnishing of the Performance Security.
 - 1.6.5. The Bid Security may be forfeited:
 - a) if a Bidder
 - i) withdraws its bid during the period of bid validity specified by the Bidder on the Technical Bid Submission Form and extension of bid validity thereof;
 - b) if the successful Bidder fails to:
 - i) sign the Contract;
 - ii) Furnish a Performance Security.
 - 1.6.6. EMD is not Exempted for MSME/SSI as per govt order FD/295/exp/12/2019 Dt 26/3/2019.

2. Clarification and Amendment of EOI Documents

- 2.1. Clarifications on the EOI may be uploaded online in Karnataka public Procurement Portal as per the EOI Schedule. Only Online Queries through Karnataka public Procurement Portal will be accepted. Queries sent through letters, emails or any other mode will not be entertained.

- 2.2. At any time before the submission of Proposals, the Client may, for any reason, whether at its own initiative or in response to a clarification requested by a firm, modify the EOI documents by amendment. Any amendment shall be issued in writing as addendum/corrigendum. Addendum/corrigendum will be uploaded in the Karnataka public Procurement Portal only. The Client may at its discretion extend the deadline for the submission of Proposals.

3. Preparation of Proposal

- 3.1. Service Provider are requested to submit a Proposal written in the English language.

Technical Proposal

- 3.2. In preparing the Technical Proposal, Service Provider are expected to examine the documents comprising this EOI in detail. Material deficiencies in providing the information requested may result in rejection of a Proposal.
- 3.3. While preparing the Technical Proposal, Service Provider must give particular attention to the following:
- 3.3.1. Service Provider Should not associate with the other Service Providers for this Assignment (Joint venture is not allowed for this tender).
- 3.3.2. Deleted.
- 3.3.3. Deleted.
- 3.3.4. Deleted.
- 3.4. The Technical Proposal should provide the following documents:

Sl.no	Name of the Documents
1.	IRDA (Insurance Regulatory and Development Authority) registration certificate.
2.	EMD 1,43,088/-
3.	GST registration certificate.
4.	Annual Turnover statement of 5 financial years, i.e., 2019-20, 2020-21,2021-22, 2022-23, 2023-24 Certified by Chartered Accountant as per format enclosed. (Annual turnover of Rs 71,54,400/-in any one of the 5 financial years.
5.	Affidavit as per format enclosed.
6.	Work Order or Invoice's on any similar group insurance for more than 813 number of staffs in any one of the 5 financial years. i.e., 2019-20, 2020-21,2021-22, 2022-23, 2023-24.
7.	Details of the existing contracts.

8.	Satisfactory Performance Certificate / Letter on any similar group insurance for more than 813 number of staffs in any one of the 5 financial years. i.e., 2019-20, 2020-21, 2021-22, 2022-23, 2023-24
9.	Detailed proposed work plan and methodology on providing group Medclaim insurance policy (family floater) for the BBMP guest teachers/lecturers and their dependents of BBMP schools and colleges
10.	The Insurance Companies whose services have been terminated/foreclosed by any Corporation/firms during the last 5 years due to non-fulfilment of agreed obligations are not eligible to participate in the bid. The Insurance Companies should clearly specify and submit a self-declaration letter in writing separately stating that they do not fall under this category.
11.	Undertaking to effect that the insurance company has not engaged any broker / agent / consultant or others for the Group Medclaim insurance policy (Family floater) for the BBMP guest teachers/lecturers and their families
12.	Network Hospitals: Provide a list of names and addresses of network hospitals. Against the name of each hospital indicate whether cashless facility is available or not?
13.	Technical Proposal Submission Form
14.	Details of Service Provider
15.	TERMS OF REFERENCE acceptance and signature on all the pages of TERMS OF REFERENCE

Note: Original/notarized documents to be submitted for verification if intimated.

3.5. The Technical Proposal shall not include any financial information.

Financial Proposal

3.6. The group Medclaim insurance policy (family floater) for the BBMP guest teachers/lecturers and their dependents of BBMP schools and colleges should have following features and risk coverages, the rate per family policy should be quoted based on the following features:

- The Insurance company will arrange to provide cashless treatment in all networked hospitals. Hospital list to be attached by the bidder under technical bid.
- The process of authorization, settlement of bills and providing MIS and other processes shall be web based / online.
- The Insurance company should authorize for hospitalization within shortest possible time and not more than 2 hours in case of emergency hospitalization either in a networked or non-networked hospital and 24 hours in case of planned hospitalization in networked hospital.

- Reimbursement in case of treatment taken in non-networked hospitals will be settled and paid by the respective insurance companies within 15 working days through Help desk in the concerned Area.
- The Insurance company should provide a day time-manned Help desk & 24 hours “Help Line Numbers” with one/two telephones employees to facilitate enquiring about claiming of bills, bill statements / claims payment, etc.
- In case of non-networked hospitals, the insurance companies will have to reimburse to the beneficiary at the same rates at which the insurance company reimburses the expenditure to the hospitals.

B. Risk coverage details:

Risk coverages for Group Mediclaim Policy for BBMP guest teachers/lecturers and their dependent families

Particulars	Terms
Family Definition	Self + Spouse + 2 Dep. Children + 2 Dep. Parents
Number of Employees	813
Sum Insured Per Family	3,00,000
Pre & Post Hospitalization Coverage for 30 & 60 days respectively	Yes – required
Pre-Existing Disease Coverage	Yes. Without any waiting period
30 Days waiting period waiver	Yes – waiver required. Benefit from the date of commencement of the policy.
Room Rent Cap	Room Rent/ boarding expenses upto 2% of the sum Insured per day subject to a Maximum of Rs.5,000 per day. Note: If admitted in IC Unit- the Room Rent/ Boarding expenses shall be payable upto 4% of the Sum Insurer, per day subject to a maximum of Rs.10,000/- per day.
Diseases Cap	No Diseases Cap
Day Care Procedures	Yes, to be included / covered

Maternity Cover	Yes, to be Covered
Waiver of 9 month waiting Period for all	Yes, Covered
Baby-Day One Cover within Family Floater Sum Insured	Yes, new born from day one without payment of additional premium
Newly married spouse	Yes, from day one without any payment of additional premium
Ambulance Charges	Yes, Covered (Rs.2,000 - only in case of emergency)
Co-Pay	No Co-Payment
Eye Treatment	Yes, to be Covered
Dental Treatment	Yes, to be Covered
Addition & Deletion of Employee/s will be done from date of Joining & Date of leaving respectively.	Yes, to be done with adjustment of proportionate premium
Vaccinations	Yes, Covered
Claim intimation clause	Within 7 days of admission
Claim Document Submission Clause	Within 30 days of discharge
OPD Coverage (Medical practitioner (GP) fees, Specialist fees, Diagnostic tests & Procedures, CT, MRI, PET Scan, Nuclear Studies & Prescription Drugs)	Yes, to be covered (Network Hospitals & Diagnostic Centres at CGHS rates)
Standard Exclusions:	
Care at Health Hydros, Spas and the Like	Excluded
Experimental drugs / drugs undergoing clinical trials	Excluded
Self-inflicted injury	Excluded

3.7. The bidder should quote premium rate per family inclusive of all taxes.

3.8. The rate should be quoted in Karnataka public procurement portal only.

3.9. The Proposals must remain valid for 90 days after the submission date, during this period; the Service provider is expected to keep available the key professional staff proposed for the assignment. The Client will make its best

effort to complete negotiations within this period. If the Client wishes to extend the validity period of the proposals, the Service Provider who do not agree have the right not to extend the validity of their proposals.

4. Submission, Receipt, and Opening of Proposals

- 4.1. The proposal shall be uploaded online in the Karnataka public Procurement portal <http://kppp.karnataka.gov.in>. The bidder shall upload the proposals in the Karnataka public Procurement portal on or before the due date and time specified in the EOI Schedule.
- 4.2. The Technical Bids will be opened online in the Karnataka public Procurement portal on the date and time as specified in the EOI Schedule. The Financial Proposal shall remain encrypted in the Karnataka public Procurement portal.

5. Proposal Evaluation

General

- 5.1. From the time the proposals are opened to the time the contract is awarded, if any Service Provider wishes to contact the Client on any matter related to its proposal, it should do so in writing at the address indicated in the EOI. Any effort by the firm to influence the Client in the Client's proposal evaluation, proposal comparison or contract award decisions may result in the rejection of the Service Provider's proposal.
- 5.2. Evaluators of Technical Proposals shall have no access to the Financial Proposals until the technical evaluation, including its approval by competent authority is obtained.

Evaluation of Technical Proposals

- 5.3. The evaluation committee appointed by the Client evaluates the proposals. All the documents should be uploaded mandatorily; if any one of the documents is not uploaded then bid will be rejected.

Sl.no	Name of the Documents
1.	IRDA (Insurance Regulatory and Development Authority) registration certificate.
2.	EMD 1,43,088/-
3.	GST registration certificate.
4.	Annual Turnover statement of 5 financial years, i.e., 2019-20, 2020-21, 2021-22, 2022-23, 2023-24 Certified by Chartered Accountant as per format enclosed. (Annual turnover of Rs 71,54,400/- in any one of the 5 financial years.
5.	Affidavit as per format enclosed.

6.	Work Order or Invoice's on any similar group insurance for more than 813 number of staffs in any one of the 5 financial years. i.e., 2019-20, 2020-21, 2021-22, 2022-23, 2023-24.
7.	Details of the existing contracts.
8.	Satisfactory Performance Certificate / Letter on any similar group insurance for more than 813 number of staffs in any one of the 5 financial years. i.e., 2019-20, 2020-21, 2021-22, 2022-23, 2023-24
9.	Detailed proposed work plan and methodology on providing group Medclaim insurance policy (family floater) for the BBMP guest teachers/lecturers and their dependents of BBMP schools and colleges
10.	The Insurance Companies whose services have been terminated/foreclosed by any Corporation/firms during the last 5 years due to non-fulfilment of agreed obligations are not eligible to participate in the bid. The Insurance Companies should clearly specify and submit a self-declaration letter in writing separately stating that they do not fall under this category.
11.	Undertaking to effect that the insurance company has not engaged any broker / agent / consultant or others for the Group Medclaim insurance policy (Family floater) for the BBMP guest teachers/lecturers and their families
12.	Network Hospitals: Provide a list of names and addresses of network hospitals. Against the name of each hospital indicate whether cashless facility is available or not?
13.	Technical Proposal Submission Form
14.	Details of Service Provider
15.	TERMS OF REFERENCE acceptance and signature on all the pages of TERMS OF REFERENCE

- a) If bidder fails to upload any of these documents bid will be rejected.
- b) If Bidder fails to upload the documents as per the evaluation criteria, then zero points will be allocated.
- c) All documents to be uploaded in Karnataka public Procurement portal only and physical submission of documents at a later date or on verification day will not be entertained

Opening and Evaluation of proposals, Financial Proposals; Ranking

- 5.4. After the technical evaluation is completed, the Client will reject the bid or were considered non-responsive to the EOI and Terms of Reference, as rejected. The Client shall open those financial bids in the Karnataka public Procurement portal, who have qualified, in the technical evaluation.

- 5.5. The financial bids shall be opened online in the Karnataka public Procurement portal.
- 5.6. The Client will select the bidder who has quoted lowest rate.
- 5.7. If multiple bidders quote the same rate, then in the presence of all the qualified bidders, lottery method will be followed to finalize the L1 bidder, this will be final and binding.
- 5.8. The selected Service Provider will be invited for negotiations if required.
- 5.9. The client can at any time can cancel the tender without assign any reasons.

6. Negotiations

- 6.1. The Negotiations will be held at the address indicated in the EOI schedule. The aim is to reach agreement on all points and sign a contract
- 6.2. Negotiations will include a discussion of the Technical Proposal, the proposed methodology (work plan), and any suggestions made by the firm to improve the Terms of Reference. The Client and Service Provider will then work out final Terms of Reference, and bar charts indicating activities, and reporting. The agreed work plan and final Terms of Reference will then be incorporated in the “Description of Services” and form part of the contract. Special attention will be paid to getting the most the Service Provider can offer within the available budget and to clearly defining the inputs required from the Client to ensure satisfactory implementation of the Assignment.
- 6.3. The negotiations will conclude with a review of the draft form of the contract. To complete negotiations the Client and the Service Provider will initial the agreed contract

7. Award of Contract

- 7.1. The contract will be awarded following negotiations. After negotiations are completed, the Client will notify other Service Provider on the shortlist that they were unsuccessful, in the Karnataka public procurement portal only and return the Financial Proposals /EMD if any of those Service Provider who did not pass the technical evaluation.
- 7.2. The Service Provider is expected to commence the Assignment from March 2025.
- 7.3. Within 21 days of the receipt of notification of award from the Client, the successful Bidder shall furnish the Performance Security (5% of Tender amount). The Purchaser shall promptly notify the name of the winning Bidder to each unsuccessful Bidder and discharge the Bid Securities of the unsuccessful bidders through Karnataka public procurement portal.
- 7.4. Failure of the successful Bidder to submit the above-mentioned Performance Security or sign the Contract shall constitute sufficient grounds for the annulment of the award and forfeiture of the Bid Security/EMD.

8. Confidentiality

- 8.1. Information relating to evaluation of proposals and recommendations concerning awards shall not be disclosed to the Service Provider who submitted the proposals or to other persons not officially concerned with the process, until the winning Service Provider has been notified that it has been awarded the contract.

9. Purchaser's Right to Accept Any Tender and to Reject Any or All Tenders

9.1 The Purchaser reserves the right to accept or reject any tender, and to annul the tendering process and reject all tenders at any time prior to contract award, without thereby incurring any liability to the affected Tenderer or BIDDERS.

10. Purchaser's right to vary Quantities at Time of Award

10.1 The Purchaser reserves the right at the time of Contract award to increase or decrease by up to 25 % of the proposed number of insurance, without any change in unit price or other terms and conditions.

11. Bidders will be debarred as per the KTPP act.

12. Any Bidder from a country which shares a land border with India will be eligible to bid in this tender only if the Bidder is registered with the Competent Authority.

13. Period of Validity of Tenders

13.1 Tenders shall remain valid for 90 days after the deadline for submission of tenders prescribed by the Purchaser. A tender valid for a shorter period shall be rejected by the Purchaser as non-responsive.

13.2 In exceptional circumstances, the Purchaser may solicit the Tenderer's consent to an extension of the period of validity. The request and the responses thereto shall be made in writing. The earnest money deposit provided shall also be suitably extended. A Tenderer may refuse the request without forfeiting its earnest money deposit. A Tenderer granting the request will not be required nor permitted to modify its tender.

SECTION III – TECHNICAL PROPOSAL – STANDARD FORMS

1. Technical Proposal Submission Form

[To be submitted on company letter head]

Date: / /

To,
SADP,
BBMP

Dear Sir/Madam,

EOI Ref. No.

Subject: Technical Proposal for

We, the undersigned, offer -----, for the above in accordance with your Request for Proposal vide no. dated / / We are hereby submitting our Proposal which includes this Technical Proposal and a Financial Proposal.

If negotiations are held during the period of validity 90 days of the Proposal, we undertake to negotiate on the basis of the proposed staff. Our Proposal is binding upon us and subject to the modifications resulting from contract negotiations.

We understand you are not bound to accept any Proposal you receive.

We remain,

Yours sincerely,

Authorized Signature:	
Name:	
Title:	
Company Seal:	

2. Details of Service Provider'

Sl.	Particulars	Details															
1.	Company Name																
2.	Address of Registered Office																
3.	Contact Details	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 30%;">Landline</td><td></td></tr> <tr><td>Mobile</td><td></td></tr> <tr><td>Fax</td><td></td></tr> <tr><td>Email</td><td></td></tr> </table>	Landline		Mobile		Fax		Email								
Landline																	
Mobile																	
Fax																	
Email																	
4.	Director / CEO details	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 30%;">Name</td><td></td></tr> <tr><td>Landline</td><td></td></tr> <tr><td>Mobile</td><td></td></tr> <tr><td>Fax</td><td></td></tr> <tr><td>Email</td><td></td></tr> </table>	Name		Landline		Mobile		Fax		Email						
Name																	
Landline																	
Mobile																	
Fax																	
Email																	
5.	Authorized Signatory for this EOI	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 30%;">Name</td><td></td></tr> <tr><td>Landline</td><td></td></tr> <tr><td>Mobile</td><td></td></tr> <tr><td>Fax</td><td></td></tr> <tr><td>Email</td><td></td></tr> </table> [Bidder should submit Power of Attorney authorizing to submit proposal and to represent the company for this EOI]	Name		Landline		Mobile		Fax		Email						
Name																	
Landline																	
Mobile																	
Fax																	
Email																	
6.	Branch Offices	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 5%;">Sl.</th><th style="width: 15%;">City</th><th style="width: 15%;">State</th><th style="width: 30%;">Address</th><th style="width: 35%;">Landline</th></tr> <tr><td>1.</td><td></td><td></td><td></td><td></td></tr> <tr><td>2.</td><td></td><td></td><td></td><td></td></tr> </table>	Sl.	City	State	Address	Landline	1.					2.				
Sl.	City	State	Address	Landline													
1.																	
2.																	
7.	Total Number of Staff Employed on bid submission date	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 5%;">Sl.</th><th style="width: 55%;">Designation</th><th style="width: 40%;">No of Staff Employed</th></tr> <tr><td>1.</td><td></td><td></td></tr> <tr><td>2.</td><td></td><td></td></tr> <tr><td></td><td>Total</td><td></td></tr> </table>	Sl.	Designation	No of Staff Employed	1.			2.				Total				
Sl.	Designation	No of Staff Employed															
1.																	
2.																	
	Total																

Authorized Signature:	
Name:	
Title:	
Company Seal:	

3. Description of the methodology and work plan for performing the assignment

Technical Approach, Methodology, and Organization of the Consultant's team.

{Please explain your understanding of the objectives of the assignment as outlined in the Terms of Reference (TOR), the technical approach, and the methodology you would adopt for implementing the tasks to deliver the expected output(s); the degree of detail of such output; and describe the structure and composition of your team. Please do not repeat/copy the TORs in here.}

Work Plan and Staffing.

{Please outline the plan for the implementation of the main activities/tasks of the assignment, their content and duration, phasing and interrelations, milestones (including interim approvals by the Client), and tentative delivery dates of the reports. The proposed work plan should be consistent with the technical approach and methodology, showing understanding of the TOR and ability to translate them into a feasible working plan and work schedule showing the assigned tasks for each expert. A list of the final documents (including reports) to be delivered as final output(s) should be included here. The work plan should be consistent with the Work Schedule Form.}

Authorized Signature:	
Name:	
Title:	
Company Seal:	

4. Format of Annual Turnover Statement

[To be printed on letter head of Chartered Accountant.]

[Should be duly signed and certified by Chartered Accountant]

The Annual Turnover of M/s _____ during the past three years is given below.

Sl.	Financial Year	Turnover (in Crores)
1.	2019-20	
2.	2020-21	
3.	2021-22	
4.	2022-23	
5.	2023-24	

We certify that the above turnover statement is true and correct.

Signature of Chartered Accountant	
Seal of Chartered Accountant	
Registration Number	
Name of Chartered Accountant	
UDIN number	
Date	
Place	

5. Format of Affidavit

[To be submitted by bidder's authorized person on Stamp Paper of Rs. 100/-]

[The affidavit shall be notarized]

AFFIDAVIT

This affidavit is executed by M/s
on day ____, Year ____, having its registered office at
.....for the Request for Proposal of -----vide
reference no. dated/...../.....

We / I hereby declare and undertake on oath as follows:

1. We / I that all the information, documents, testimonials, certificates, curriculum vitae, etc., submitted by us for the above-mentioned proposal are all correct and genuine.
2. We / I declare that the Purchase Order, Invoices, Certifications, proof of payment, Certificates, etc. submitted by us are correct and genuine.
3. We / I declare that our firm / company M/s. is not blacklisted or de-registered by any Government / Quasi Government / other organization.
4. We / I declare that we / I will not default in the submission of Tax Deducted at Source (TDS), Provident Fund, ESI, etc.
5. We / I declare that we / I will not violate any of the provisions of the Indian Labour Law.
6. We / I are aware that if one or more of the above declarations and undertakings are found to have been violated/breached, then We / I shall be blacklisted by BRUHATH BENGALURU MAHANAGARA PALIKE for the period of five years.

Identified by me:

Advocate

Deponent

Name:

Title:

Company:

Date:

Place:

6. Details of the existing contracts

	Name and Address of the organization, Name, Designation and Telephone / Fax No. of the officer concerned	Details regarding the contract	Value of Contract (Rs.)	Duration of Contract	
				From	To
				DD/MM/YY	DD/MM/YY
A					
B					
C					
	Additional information, if Any				

The above format may be used to provide requisite details.

Authorized Signature:	
Name:	
Title:	
Company Seal:	

SECTION IV – FINANCIAL PROPOSAL – STANDARD FORMS

1. Financial Proposal Submission Form

(Not Used)

(NOTE: The rates should be quoted in Karnataka public procurement portal only.)

SECTION V – TERMS OF REFERENCE (TOR)/SCOPE OF WORK

1. Background

This is EOI is published to appoint the Insurance company to provide group **Mediclaim insurance policy (family floater) for the BBMP guest teachers/lecturers and their dependents of BBMP schools and colleges By Interested IRDA registered Insurance companies.**

2. Features, risk coverage and other details to be provided by the insurance companies

- EOI is invited from the IRDA registered Insurance companies for providing Group Health Insurance to the BBMP employees, and their dependent family members under Group (Family Floater) Medi-claim Policy. Bidders willing to participate in this EOI shall necessarily register themselves in Karnataka public procurement portal and participate.
- This Group Mediclaim insurance policy (Family-Floater) for the BBMP employees will be a direct transaction between the Insurer and the BBMP and The Insurance Companies are strictly prohibited in engaging / involving broker/agent/consultant directly or indirectly. Tenderers shall furnish an undertaking to this effect in the Technical Bid.

1. Scope of Insurance coverage:

Providing in-patient, out-patient, day-care, medical treatment / diagnostic tests to the BBMP employees and their dependent family members under Group Mediclaim Insurance Policy (Family-Floater).

Family means Employee, Employees spouse, children and dependent parents. Dependent brother/sister in case unemployed and is not having own family.

In case addition of any children, no extra premium will be payable up to 2 dependent children (without payment of any additional premium).

All new joiners will be covered from the date of joining.

Number of families and sum to be insured:

Participants	Number of families	Sum insured per year per family in Rs.
Family floater	813	3,00,000

The number of families mentioned above is approximate and may vary from time to time. The list of employees and the number of family dependents will be provided to the

Insurance Company at the time of issuing the policy. Additions and deletions during the year will be communicated to the successful insurance company at the beginning of each month. In such case the premium will be adjusted pro-rata at the rates derived from the total premium quoted by the successful bidder.

Details of risk coverages required detailed below:

Policy duration: One year.

If the services are found satisfactory, policy is extendable for one more year at the same terms and conditions and premium rates at the discretion of BBMP.

Definitions:

1. "BBMP" means the Bruhat Bengaluru Mahanagara Palike
2. "Hospital/ Nursing Home" means any Institution in India established for indoor/outdoor care and treatment of Injuries/ diseases/ ailments which has been registered with local authorities and is under the supervision of a registered and qualified medical practitioner. "Hospital" shall not include any institution which is in the nature of a place of rest/ old age home/ rehabilitation center.
3. "Family" consists of employee + Spouse + dependent children + any of the two dependent parents as given below:
 - a) Mother + Father
 - b) Mother in Law + Father in law
 - c) Son: Till he attains the age of 25 or starts earning, whichever is earlier.
 - d) Daughter: Till she starts earning or gets married, whichever is earlier.
 - e) Son/Daughter suffering from permanent disability of any kind (physical or mental): No age limit
4. Intensive Care Unit (ICU) means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated Medical Practitioner, and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

SURGERY means manual and / or operative procedure (s) required for treatment of an Illness or Injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a Hospital or Day Care Centre by a Medical Practitioner.

Hospitalization –means treatment sought at any Hospital/ Nursing Home as Indoor patient for a minimum period of 24 Hours. Note: However the 24 Hour Limitation shall not apply to the Conditions/ ailments/ diseases specifically stated in the insurance policy.

Day Care Centre means any institution established for Day Care treatment of Illness and or Injuries or a medical setup within a Hospital and which has been registered with the local authorities and has described in detail in the insurance policy.

Domiciliary Hospitalization means Medical treatment for a period exceeding three days for such illness/disease/injury which in the normal course would require care and treatment at a hospital/nursing home but actually taken whilst confined at home in India.

- Insurance Regulatory and Development Authority approved insurance companies can participate in the tender.
- The Insurance Company should enclose the attested copy of Certificate of registration form Insurance Regulatory and Development Authority to operate general insurance business in India.
- The tender should be signed by a duly authorized representative of the Insurance Company.
- Rates quoted must be as per the guidelines of Insurance Regulatory and Development Authority.
- Insurance must be provided for a period of one year.
- The tenderer submitting tender application will be considered to have accepted all the terms & conditions and no counter terms & conditions will be accepted. Tenders received with conditions will be rejected.
- No enquires written or verbal will be entertained with regard to acceptance / rejection of tender. The tender committee reserves the right to accept / reject the tenders without assigning any reasons.
- In order to obtain competitive rates after opening of tenders, the tender committee or accepting authority may negotiate the rates & terms and conditions with the tenderers.
- BBMP reserves the right to modify, expand, restrict, scrap, refloat or cancel the Tender at any stage without assigning any reasons.
- BBMP also reserves the right to accept or reject any or all the tenders received without assigning any reasons.
- The rate/s quoted should be valid for 90 days from the date of Tender Opening.

- After finalization of tender, order will be placed with the successful bidder. If there is any undue delay in executing the Order within the stipulated time, or if the bidder fails to execute the contract, within the specific period, the BBMP may resort to cancellation of the said order and to place order with next lowest bidder. In such an eventuality, the defaulting firms / bidder will be required to make good any loss which the BBMP may incur besides forfeiture of the Earnest Money deposit.

Obligations of the Insurance Company:

Subject to the terms, conditions, exclusions and definitions contained herein or endorsed in the insurance policy or otherwise expressed hereon, the Insurance company shall undertake that if during the period of insurance stated in the Schedule or during the continuance of this policy by renewal, any Insured Person shall contract any disease or suffer from any Illness (**hereinafter defined**) or sustain any Injury (**hereinafter defined**) and if such illness or injury shall require any such Insured Person to incur expenses (**herein defined**) for medical treatment as inpatient or outpatient or day care and / or diagnostic tests, the Insurance Company shall pay to the Hospital / Day Care / Diagnostic centres that are recognized by BBMP a list of which is given at **Schedule-D** or reimburse the Insured the expenses as incurred in respect thereof by or on behalf of such Insured Person **at the rates as prescribed under CGH Scheme. These rates may be seen in CGHS website - _____.**

The Insurance Company shall perform the Services and carry out their obligations with all due diligence, efficiency, and economy in accordance with generally accepted professional techniques and practices, and shall observe sound management practices, and employ appropriate advanced technology and safe methods. The Insurance Company shall always act, in respect of any matter relating to this Contract or to the Services, as faithful advisers to BBMP, and shall at all times support and safeguard BBMP's legitimate interests in any dealings with the third parties.

Insurance Company shall not pay any trade commission or similar payment or any other benefit to brokers / Agents or any other person / institution / organization directly or indirectly in connection with activities under the Contract.

All transactions between the Insurance Company and third parties shall be carried out as between two principals without reference in any event to BBMP. The

Insurance Company shall also undertake to make the third parties fully aware of the position aforesaid.

Miscellaneous:

Insurance premium will be paid by BBMP IN FOUR EQUAL INSTALLMENTS AT INTERVAL OF THREE MONTHS EACH.

Any minor changes in the modus of implementation of the contract after award can be agreed to mutually in writing.

Sub-letting: The Insurance Company or Agency shall not sublet, transfer or assign the contract or any part thereof to other party. In the event of the Insurance Company or Agency contravening this condition, BBMP shall be entitled to terminate the contract and get the work done through other party at the risk & cost of the Insurance Company or Agency.

Identity cards (smart cards) are to be issued to all persons covered under the policy as early as possible but in no case, later than 30 Days from the date of payment of the first installment of the premium.

Any changes in the terms of the document can only be made in writing and by mutual agreement.

Jurisdiction: All matters / disputes pertaining to this contract shall be subject to the jurisdiction of the courts in Bengaluru only.

The group Mediclaim insurance policy (family floater) for the BBMP guest teachers/lecturers and their dependents of BBMP schools and colleges should have following features and risk coverages, the rate per family policy should be quoted based on the following features:

- The Insurance company will arrange to provide cashless treatment in all networked hospitals. Hospital list to be attached by the bidder under technical bid.
- The process of authorization, settlement of bills and providing MIS and other processes shall be web based / online.
- The Insurance company should authorize for hospitalization within shortest possible time and not more than 2 hours in case of emergency hospitalization either in a networked or non-networked hospital and 24 hours in case of planned hospitalization in networked hospital.
- Reimbursement in case of treatment taken in non-networked hospitals will be settled and paid by the respective insurance companies within 15 working days through Help desk in the concerned Area.

- The Insurance company should provide a day time-manned Help desk & 24 hours “Help Line Numbers” with one/two telephones employees to facilitate enquiring about claiming of bills, bill statements / claims payment, etc.
- In case of non-networked hospitals, the insurance companies will have to reimburse to the beneficiary at the same rates at which the insurance company reimburses the expenditure to the hospitals.

B. Risk coverage details:

Risk coverages for Group Mediclaim Policy for BBMP guest teachers/lecturers and their dependent families

Particulars	Terms
Family Definition	Self + Spouse + 2 Dep. Children + 2 Dep. Parents
Number of Employees	813
Sum Insured Per Family	3,00,000
Pre & Post Hospitalization Coverage for 30 & 60 days respectively	Yes – required
Pre-Existing Disease Coverage	Yes. Without any waiting period
30 Days waiting period waiver	Yes – waiver required. Benefit from the date of commencement of the policy.
Room Rent Cap	Room Rent/ boarding expenses upto 2% of the sum Insured per day subject to a Maximum of Rs.5,000 per day. Note: If admitted in IC Unit- the Room Rent/ Boarding expenses shall be payable upto 4% of the Sum Insurer, per day subject to a maximum of Rs.10,000/- per day.
Diseases Cap	No Diseases Cap
Day Care Procedures	Yes, to be included / covered
Maternity Cover	Yes, to be Covered

Waiver of 9 month waiting Period for all	Yes, Covered
Baby-Day One Cover within Family Floater Sum Insured	Yes, new born from day one without payment of additional premium
Newly married spouse	Yes, from day one without any payment of additional premium
Ambulance Charges	Yes, Covered (Rs.2,000 - only in case of emergency)
Co-Pay	No Co-Payment
Eye Treatment	Yes, to be Covered
Dental Treatment	Yes, to be Covered
Addition & Deletion of Employee/s will be done from date of Joining & Date of leaving respectively.	Yes, to be done with adjustment of proportionate premium
Vaccinations	Yes, Covered
Claim intimation clause	Within 7 days of admission
Claim Document Submission Clause	Within 30 days of discharge
OPD Coverage (Medical practitioner (GP) fees, Specialist fees, Diagnostic tests & Procedures, CT, MRI, PET Scan, Nuclear Studies & Prescription Drugs)	Yes, to be covered (Network Hospitals & Diagnostic Centres at CGHS rates)
Standard Exclusions:	
Care at Health Hydros, Spas and the Like	Excluded
Experimental drugs / drugs undergoing clinical trials	Excluded
Self-inflicted injury	Excluded

The bidder should quote premium rate per family inclusive of all taxes.

FOLLOWING EXPENSES ARE REIMBURSABLE UNDER THE POLICY:

1. Room Rent/ boarding expenses upto 2% of the sum Insured per day subject to a Maximum of Rs.5,000 per day. Note: If admitted in IC Unit- the Room Rent/ Boarding expenses shall be payable upto 4% of the Sum Insurer, per day subject to a maximum of Rs.10,000/- per

day.

2. Surgeon/ Anesthetist/ Consultant Specialist's fees.
3. Expenses on Anesthesia, Blood, Oxygen, OT Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials, X-Ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs/ Organs implanted during the procedure, Cost of Organs, Incidental Laboratory/ Diagnostic Test and related expenses to the Treatment.
4. Organ Transplant Donor's Claim Including Cost Of Organ Removal Shall Be Payable Subject To The Same Sub Limits As Applicable To The Insured person and subject to the admissibility of the Insured's/ Organ recipient claim under this Policy.
5. Pre-hospitalization medical Expenses up to 30 days.
6. Post hospitalization medical Expenses up to 60 days.
7. Expenses incurred for Ayurvedic/Homeopathic/Unani Treatment are admissible up to 25% of the Sum Insured provided the treatment for Illness or Injuries, is taken in a Government Hospital or in any institute recognized by Government and /or accredited by Quality Council Of India / National Accreditation Board on Health, excluding centres for spas, massage and health rejuvenation procedures.
8. Ambulance Charges/ Cost of Travel: 1.0% of the Sum Insured or at actual whichever is less. In the event of any Insured Person falling sick and requires hospitalization outside the city/ town/ village, where treatment of the insured person is not possible due to lack of proper facility at the hospital OR the Hospital/ Nursing Home where the Insured is being treated is of the opinion that the Insured be shifted to another center, the Insurer shall reimburse the cost of such travel/ shifting.

Note: The total charges payable under this Heading shall not exceed a maximum of Rs.5,000.

9. Nursing Expenses- Shall be reimbursable subject to specific recommendation of treating physician/ doctors that patient disease is such which requires utmost care by a Nurse.
10. Maternity Expenses: Maternity expense shall only include Expenses towards lawful medical termination of pregnancy during the Policy Period necessitated by Medical Complication. Treatment expenses of Child Birth are not payable. Note: Treatment of Expenses after the Birth of the baby and incurred on the Baby shall however be covered, under the name of the Infant as the Infant is included in 'Family' from the date of his/ her Birth. Any Congenital defects and complications arising thereof (of the Infant) are also covered.

EXCLUSIONS:

Any medical expenses incurred for or arising out of:

1. War, Invasion, Act of foreign enemy, War like operations, Nuclear weapons, Ionizing Radiation, contamination by Radioactive material nuclear fuel or nuclear waste.
2. Circumcision, cosmetic or aesthetic treatment, plastic surgery unless required to treat any injury or illness.
3. All types of Dental treatments except arising out of an accident.
4. Bodily injury or sickness due to willful or deliberate exposure to danger (except in an attempt to save a human life), intentional self-inflicted injury, attempted suicide and arising out of non-adherence to any medical advice.
5. Diagnostic, X-Ray or Laboratory examination not consistent with or incidental to the diagnosis of positive existence and treatment of any ailment, sickness or injury, for which confinement is required at a Hospital/Nursing Home.
6. Vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Medical Practitioner.
7. Any Naturopathy Treatment.
8. Experimental and Unproven treatment (not recognized by Indian Medical Council)
9. Self Injury and ailments arising out of chronic use of alcohol/ narcotic drugs.
10. All Psychiatric ailments except Paranoid Schizophrenia/ Maniac Depression.

DETAILS OF THE (FAMILY FLOATER) GROUP INSURANCE POLICY

1. Sum Insured: The Scheme shall provide coverage for meeting all expenses relating to hospitalization of beneficiary members up to Rs.3,00,000/- per family per year. The benefit shall be available to each and every member of the family on floater basis i.e. the total reimbursement of Rs.3,00,000 can be availed either by one individual or collectively by all members of the family.
2. Buffer/Corporate Sum Insured: An additional Sum Insured of Rs.30.00 lakhs (Rupees thirty lakhs only) shall be provided by the Insurer as Buffer/Corporate Floater. In case hospitalization expenses of a family (per illness or annual) exceed the original sum insured of Rs._____/-, insurer is required to inform the BBMP Authorities with the details on case to case basis and only BBMP Authorities will decide the distribution and disbursement of the buffer corporate sum insured.

Strokes (Cerebral/ Vascular)

Cardiac Ailments

Malignant / Benign Tumors

Viral Encephalitis

Neurological Ailments involving Surgery Joint Replacements

Tuberculosis

Cancer

Poliomyelitis

Leprosy

Paralysis

- o Crohn's Disease
- o Paranoid Schizophrenia/ Maniac Depression
- o Renal Failure
- o Any other Case as decided by BBMP Authorities.

There shall be no Per Family ceiling on the utilization of the Buffer Sum.

The corporate buffer will be allowed to be utilized for all disease as per terms of tender.

8. There shall be No Waiting Period/ Cooling period for any diseases.
9. There shall be No Exclusion of Any Pre-Existing Diseases
10. Midterm alteration of a "Family" OR Employees:
 - i) New born from day one without payment of
 - ii) Newly married spouse from day one any additional premium.
 - iii) If any employee ceases to be on the rolls of BBMP due to resignation/VRS/death etc. or any member of his family ceases to be his dependent due to marriage/job etc. during the currency of the policy, the Insurance Company will refund the amount of premium on pro-rata basis provided no claim has been made by the said employee/dependent prior to that.
 - iv) Addition and Deletion of Employees & dependents shall on Pro-rata Basis
11. All the employees of BBMP will continue to be entitled to avail medical facilities (IPD) in the hospitals empaneled with BBMP as per the authorization letter issued by BBMP. All the claims raised by hospitals and forwarded to BBMP will be sent to the Insurance Company by BBMP for settlement. The Insurance Company will settle the claims within a month's time as per the terms of the Mediclaim Insurance Policy and after retaining the original bills with them, will send a certified copy of the bill mentioning "Certified to be true" to BBMP to enable BBMP to make onward payment to hospitals.
12. Preference shall be given to Providing Cashless facility.
13. In case any employee opts for treatment in any hospitals/Nursing homes listed with the Insurance Company other than on the panel of BBMP, he/she will be required to make payment for the treatment on his own. He will then put up his claims to BBMP which will be forwarded to the Insurance Company for settlement /reimbursement. The same shall be settled by Insurance Company within a period of one month from the date of filing claim by BBMP with the Insurance.
14. In cases where reimbursement is sought, the Insurer shall allow a period of 60 Days for the submission of all the medical bills/ discharge summary etc. for processing if the claim is not submitted within the said period of 60 days, 7 days relaxation will be allowed by the Insurance Company. Waiver of period of intimation may be considered in extreme cases of hardships where it is proved to the satisfaction of the Insurer that under the circumstances

in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time limit. This waiver cannot be claimed as a matter of right.

15. The Insurance company should have an in house claim processing centre to cater to the claims and they will submit proof thereof while submitting their tender. The Claims of BBMP shall be processed, evaluated and calculated by that in house claim processing center and the Claims of BBMP shall NOT be processed by a Third party Administrator.
16. The Insurance company should have a 24x7 call centre to address the grievance of claimants
17. The bills for pre & post treatment (30 / 60 days) will be put up separately to the Insurance Company by BBMP and the insurance company will settle all such claims within 30 days of receipt of the same from BBMP.
18. The Decision of the treating hospital in deciding whether the case warrants IPD treatment or OPD treatment should be treated as final. One admitted as IPD, the case shall be construed one which warrants treatment as IPD.

3. Schedule for Completion of Tasks

The Service Provider should start the insurance within 30 days from the date of work order.

4. Data, Services and Facilities to Be Provided by the Client

Nil.

5. Final Outputs (i.e., Reports, Drawings, etc.) that will be required of the Service Provider

- a. Action Plan
 - Inception report
 - Methodology
 - Timeframe and deliverables
 - Financial implication
- b. Progress Reports
 - Reporting achievement against targets with timeframes as committed in the approved Action Plan
 - Reporting monitoring indicators for output and outcome in a phase wise manner
 - Reporting problems, constraints and issues faced during the project implementation

- Progress report as per the action plan.
- c. Final Report
 - Compiled report on process documentation of overall project
 - All the deliverables as specified in task outline
 - Success Story/Case studies.

Note: the formats of the above specified reports shall be got approved before its submission

6. Composition of Review Committee to Monitor Service Providers Work

The firm work shall be periodically reviewed by the BBMP and Review Committee consisting following members;

1. Special Commissioner education.
2. Assistant Commissioner education.
3. DDPI, BBMP
4. SADP BBMP.

7. Procedure for Review of Progress Reports, Inception, Status, Final Draft and Final Reports

Inspection by the team deputed Special Commissioner education.

SECTION VI – CONTRACT OF SERVICE PROVIDER’S SERVICES

1. Form of Contract

This CONTRACT (hereinafter called the "Contract") is made the day of the month of, 2025, **BETWEEN** on the one hand, ... (Hereinafter called the "Client") **AND** on the other hand, ... (Hereinafter called the "Service Provider").

WHEREAS

- A. the Client has requested the Service Provider to provide certain services as defined in the EOI document, GCC (General Conditions of Contract attached to this Contract (hereinafter called the "Services");
- B. the Service Provider, having represented to the Client that they have the required professional skills, and personnel and technical resources, have agreed to provide the Services on the terms and conditions set forth in this Contract;

NOW THEREFORE the parties hereto hereby agree as follows:

- 1) The following documents attached hereto shall be deemed to form an integral part of this Contract:
 - a) The General Conditions of Contract (hereinafter called "GC");
 - b) The Special Conditions of contract (hereinafter called "SC");
 - c) EOI document
 - d) Terms of reference.
 - e) NOA.
- 2) The mutual rights and obligations of the Client and the Service Provider shall be as set forth in the Contract, in particular:
 - a) The Service Provider shall carry out the Services in accordance with the provisions of the Contract; and
 - b) the Client shall make payments to the Service Provider in accordance with the provisions of the Contract.

IN WITNESS WHEREOF, the Parties hereto have caused this Contract to be signed in their respective names as of the day and year first above written.

FOR AND BEHALF OF

BRUHATH BENGALURU MAHANAGARA PALIKE

By,

FOR AND BEHALF OF

[Name of Service Provider]

By [Authorized Signatory]

2. General Conditions of Contract

2.1. General Provisions

2.1.1. Definitions

- 1) Unless the context otherwise requires, the following terms whenever used in this Contract have the following meanings:
 - a) "Applicable Law" means the laws and any other instruments having the force of law in India, as they may be issued and in force from time to time;
 - b) "Contract" means the Contract signed by the Parties, to which these General Conditions of Contract (GCC) are attached, together with all the documents listed in Clause 1 of such signed Contract;
 - c) "Effective Date" means the date on which this Contract comes into force.
 - d) "Contract Price" means the price to be paid for the performance of the Services;
 - e) "GCC" means these General Conditions of Contract;
 - f) "Government" means the Government of Karnataka;
 - g) "Local currency" means Indian National Rupee;
 - h) "Party" means the Client or the Service Provider, as the case may be, and Parties means both of them;
 - i) "Personnel" means persons hired by the Service Provider or by any Sub-Service Provider as employees and assigned to the performance of the Services.
 - j) "SCC" means the Special Conditions of Contract by which these General Conditions of Contract may be amended or supplemented;
 - k) "Services" means the work to be performed by the Service Provider pursuant to this Contract as described in TOR; and
 - l) "Third party" means any person or entity other than the Government, the Client, the Service Provider.

2.1.2. Law Governing the Contract

This Contract, its meaning and interpretation, and the relation between the Parties shall be governed by the Applicable Law.

2.1.3. Language

This Contract has been executed in English language, which shall be the binding and controlling language for all matters relating to the meaning or interpretation of this Contract.

2.1.4. Notices

Any notice, request or consent made pursuant to this Contract shall be in writing and shall be deemed to have been made when delivered in person to an authorized representative of the Party to whom the communication is addressed, or when sent by registered mail specified in this EOI.

2.1.5. Location

The Services shall be performed at such locations as are specified in the EOI.

2.1.6. Authorized Representatives

Any action required or permitted to be taken, and any document required or permitted to be executed, under this Contract by the Client or the Service Provider may be taken or executed by the officials specified in the EOI.

2.1.7. Taxes and Duties

The Service Provider and the personnel shall pay the taxes, duties, fees, levies and other impositions levied under the existing, amended or enacted laws during life of this contract and the client shall perform such duties in regard to the deduction of such tax as may be lawfully imposed.

It is the responsibility of the Service Provider to strictly abide by the Indian Labour Laws and Acts, including but not limited to payment of TDS, PF, ESI, Service Tax to the Government.

2.2. Commencement, Completion, Modification, and Termination of Contract

2.2.1. Effectiveness of Contract

This Contract shall come into effect on the date the Contract is signed by both Parties.

2.2.2. Commencement of Services

The Service Provider shall begin carrying out the Services and complete the survey within 60 days after the date the Contract becomes effective.

2.2.3. Expiration of Contract

Unless terminated earlier pursuant to Clause 2.2.7, this Contract shall terminate at the end of 12 months, which will be extendable by another 12 months based on the satisfactory services.

2.2.4. Modification

Modification of the terms and conditions of this Contract, including any modification of the scope of the Services or of the Contract Price, may only be made by written agreement between the Parties or as instructed by BBMP.

2.2.5. Force Majeure

1) Definition

- a) For the purposes of this Contract, "Force Majeure" means an event which is beyond the reasonable control of a Party, and which makes a Party's performance of its obligations under the Contract impossible or so impractical as to be considered impossible under the circumstances.

2) No Breach of Contract

- a) The failure of a Party to fulfill any of its obligations under the contract shall not be considered to be a breach of, or default under this Contract insofar as such inability arises from an event of Force Majeure, provided that the Party affected by such an event (a) has taken all reasonable precautions, due care and reasonable alternative measures in order to carry out the terms and conditions of this Contract, and (b) has informed the other Party as soon as possible about the occurrence of such an event.

3) Extension of Time

- a) Any period within which a Party shall, pursuant to this Contract, complete any action or task, shall be extended for a period equal to the time during which such Party was unable to perform such action as a result of Force Majeure.

4) Payments

- a) During the period of their inability to perform the Services as a result of an event of Force Majeure, the Service Provider shall be entitled to continue to be paid under the terms of this Contract, as well as to be reimbursed for additional costs reasonably and necessarily incurred by them during such period for the purposes of the Services and in reactivating the Service after the end of such period.

2.2.6. Suspension

The Client may by written notice of suspension to the Service Provider, suspend all payments to the Service Provider hereunder if the Service Provider fail to perform any of their obligations under this contract, including the carrying out of the Services, provided that such notice of suspension (i) shall specify the nature of the failure, and (ii) shall request the Service Provider to remedy such failure within a period not exceeding thirty (30) days after receipt by the Service Provider of such notice of suspension.

2.2.7. Termination

1) By the Client

- a) The Client may terminate this Contract, by not less than thirty (30) days' written notice of termination to the Service Provider,

to be given after the occurrence of any of the events specified in paragraphs (b) through (e) of this Clause 2.2.7 (1) and sixty (60) days in the case of the event referred to in (g):

- b) if the Service Provider do not remedy a failure in the performance of their obligations under the Contract, within thirty (30) days of receipt after being notified or within such further period as the Client may have subsequently approved in writing;
- c) if the Service Provider (or any of their members) become insolvent or bankrupt;
- d) if, as the result of Force Majeure, the Service Provider are unable to perform a material portion of the Services for a period of not less than sixty (60) days; or
- e) if the Service Provider, in the judgment of the Client has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.
- f) For the purpose of this clause:
 - i) “Corrupt practice” means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the selection process or in contract execution.
 - ii) “Fraudulent practice” means a misrepresentation of facts in order to influence a selection process or the execution of a contract to the detriment of GOK, and includes collusive practice among Service Provider (prior to or after submission of proposals) designed to establish prices at artificial non-competitive levels and to deprive GOK of the benefits of free and open competition.
- g) if the Client, in its sole discretion and for any reason whatsoever, decides to terminate this Contract.
- h) Service Provider and their staff if fails to strictly adhere to the Information Technology Act 2000 and its subsequent amendments at all times

2) By the Service Provider

- a) The Service Provider may terminate this Contract, by not less than ninety (90) days' written notice to the Client, such notice to be given after the occurrence of any of the events specified in paragraphs (i) through (iii) of this Clause 2.2.7 (2):
 - i) if the Client fails to pay any monies due to the Service Provider pursuant to this Contract and not subject to dispute pursuant to Clause 7 hereof within forty-five (45) days after receiving written notice from the Service Provider that such payment is overdue;

- ii) If the Client is in material breach of its obligations pursuant to this Contract and has not remedied the same within forty-five (45) days (or such longer period as the Service Provider may have subsequently approved in writing) following the receipt by the Client of the Service Provider's notice specifying such breach;
- iii) if, as the result of Force Majeure, the Service Provider is unable to perform a material portion of the Services for a period of not less than sixty (60) days.

3) Cessation of Rights and Obligations

- a) Upon termination of this Contract pursuant to Clause GCC 2.2.7, or upon expiration of this Contract pursuant to Clause GCC 2.2.3, all rights and obligations of the Parties hereunder shall cease, except:
 - i) such rights and obligations as may have accrued on the date of termination or expiration;
 - ii) the obligation of confidentiality set forth in Clause GCC 2.3.3 hereof;
 - iii) any right which a Party may have under the Applicable Law.

4) Cessation of Services

- a) Upon termination of this Contract by notice of either Party to the other pursuant to Clauses GCC 2.2.7 (1) or GCC 2.2.7 (2) hereof, the Service Provider shall, immediately upon dispatch or receipt of such notice, take all necessary steps to bring the Services to a close in a prompt and orderly manner and shall make every reasonable effort to keep expenditures for this purpose to a minimum. With respect to documents prepared by the Service Provider and equipment and materials furnished by the Client, the Service Provider shall proceed as provided, respectively, by Clauses GCC 2.3.7 and GCC 2.3.8.

5) Payment upon Termination

- a) Upon termination of this Contract pursuant to Clauses 2.2.7 (1) or 2.2.7 (2), the Client shall make the following payments to the Service Provider:
 - i) Payment for Services satisfactorily performed prior to the effective date of termination;
 - ii) except in the case of termination pursuant to paragraphs (b) and (c) of Clause 2.2.7 (1), reimbursement of any reasonable cost incident to the prompt and orderly termination of the Contract.

2.3. Obligations of the Service Provider

2.3.1. General

The Service Provider shall perform the Services and carry out their obligations hereunder with all due diligence, efficiency and economy, in accordance with generally accepted professional techniques and practices, and shall observe sound management practices, and employ appropriate advanced technology and safe methods. The Service Provider shall always act, in respect of any matter relating to this Contract or to the Services, as faithful advisers to the Client, and shall at all times support and safeguard the Client's legitimate interests in any dealings with Sub-Service Provider or third parties.

2.3.2. Conflict of Interest

1) Service Provider Not to Benefit from Commissions, Discounts, etc.

- a) The remuneration of the Service Provider pursuant to Clause 2.6 shall constitute the Service Provider' sole remuneration in connection with this Contract or the Services, and the Service Provider shall not accept for their own benefit any trade commission, discount or similar payment in connection with activities pursuant to this Contract or to the Services or in the discharge of their obligations under the Contract, and the Service Provider shall use their best efforts to ensure that the Personnel, any Sub-Service Provider, and agents of either of them, similarly shall not receive any such additional remuneration.

2) Procurement Rules of Funding Agencies

- a) Deleted.

3) Service Provider and Affiliates Not to engage in certain Activities

- a) The Service Provider agree that, during the term of this Contract and after its termination, the Service Provider and their affiliates, be disqualified from providing services for any project resulting from or closely related to the Services.

4) Prohibition of Conflicting Activities

- a) Neither the Service Provider nor their Sub-Service Provider nor the Personnel shall engage, either directly or indirectly, in any of the following activities:
 - i) during the term of this Contract, any business or professional activities in the Government's country which would conflict with the activities assigned to them under this Contract; or
 - ii) after the termination of this Contract, such other activities as may be specified in this EOI.

2.3.3. Confidentiality

The Service Provider, their Sub-Service Provider, and the Personnel of either of them shall not, either during the term or within two (2) years after the expiration of this Contract, disclose any proprietary or confidential information relating to the Project, the Services, this Contract, or the Client's business or operations without the prior written consent of the Client.

2.3.4. Insurance to Be Taken Out by the Service Provider

It shall be the responsibility of the Service Provider to obtain necessary and required insurance(s) to all their staff posted at the Clients locations.

2.3.5. Service Provider' Actions Requiring Client's Prior Approval

- 1) The Service Provider shall obtain the Client's prior approval in writing before taking any of the following actions:
 - a) entering into a subcontract for the performance of any part of the Services, it being understood (i) that the selection of the Sub-Service Provider and the terms and conditions of the subcontract shall have been approved in writing by the Client prior to the execution of the subcontract, and (ii) that the Service Provider shall remain fully liable for the performance of the Services by the Sub-Service Provider and its Personnel pursuant to this Contract;

2.3.6. Reporting Obligations

The Service Provider shall submit to the Client the reports and documents specified in Terms of the reference.

2.3.7. Documents Prepared by the Service Provider to be the Property of the Client

The Service provider shall not use these documents for purposes unrelated to this Contract without the prior written approval of the Client. All Intellectual Property Rights (IPR) of the data, information, etc. created, generated, written, prepared, etc. shall be the sole property of the Client.

2.3.8. Equipment and Materials Furnished by the Client

Equipment, and other materials made available to the service provider by the Client or purchased by the service provider with funds provided by the Client shall be the property of the Client and shall be marked accordingly. Upon termination or expiration of this Contract, the service provider shall make available to the Client an inventory of such equipment and materials. While in possession of such equipment, and other materials, the Service provider, unless otherwise instructed by the Client in writing, shall insure them at the expense of the Client in an amount equal to their replacement value. The service provider should

maintain all the equipment and other materials handed over during the agreement in his own expense.

2.4. Service Provider' Personnel

2.4.1. Description of Personnel

deleted

2.4.2. Removal and/or Replacement of Personnel

1) Deleted.

2.5. Obligations of the Client

2.5.1. Assistance and Exemptions

a) Unless otherwise specified, the Client shall use its best efforts to ensure that the appropriate for the prompt and effective implementation of the Services;

2.5.2. Services and Facilities

Services as per TOR.

2.6. Payments to the Service Provider

2.6.1. Lump Sum Remuneration

Insurance premium will be paid by BBMP IN FOUR EQUAL INSTALLMENTS AT INTERVAL OF THREE MONTHS EACH.

2.6.2. Contract Price

The Contract price will be Rate per quoted by the L1 bidder.

2.6.3. Payment for Additional Services

Nil.

2.6.4. Terms and Conditions of Payment

- The Insurance premium will be paid by BBMP IN FOUR EQUAL INSTALLMENTS AT INTERVAL OF THREE MONTHS EACH.
- Penalty of 0.5% per week to a maximum of 10% of contract value including tax if services are not provided during the contract period

2.6.5. Interest on Delayed Payments

Nil.

2.7. Settlement of Disputes

2.7.1. Amicable Settlement

Save where expressly stated to the contrary in this agreement, any dispute, difference or controversy of whatever nature between the

parties, how so ever arising under, out of or in relation to this agreement, shall in the first instance be attempted to be resolved amicably by meetings between the parties.

2.7.2. Place of Jurisdiction

All the matter pertaining to court will be at Bangalore Jurisdiction only.

2.7.3. Arbitrations: Clause deleted

2.8. Performance Security

- a) Within 21 days of Notification of Award, the successful bidder shall furnish Performance Security to the Purchaser shall be for the 5% of the total estimated amount, valid upto 60 days after the date of completion of performance obligations under this contract.
- b) The Performance Security shall be denominated in Indian Rupees and shall be in one of the following forms:
 - (a) A Bank guarantee or irrevocable Letter of Credit, issued by a Nationalized/Scheduled bank in the form provided in the tender documents or another form acceptable to the Purchaser; or
 - (b) A cashier's check or Banker's certified check, or crossed demand draft or pay order drawn in favour of the Purchaser.; or
 - c) Discharge of the performance Security shall take place not later than 90 days following the date of completion of the Service Provider's performance obligations under the contract.
 - d) In the event of any contractual amendment, the Service Provider shall, within 20 days of receipt of such amendment, furnish the amendment to the Performance Security, rendering the same valid for the duration of the Contract, as amended for 60 days after the completion of performance obligations.

2.9. Risk Clause

The Insurance companies shall at all times have standby arrangements for carrying out the work under the Contract in case of failure of the existing arrangement. BBMP reserve the right for termination of the contract at any time by giving one month written notice, if the services are found unsatisfactory and also has the right to award the contract to any other selected tenderers at the cost, risk and responsibilities of Insurance companies and excess expenditure incurred on account of this will be recovered by BBMP from the Insurance companies Security Deposit or by raising a separate claim.

- a) All necessary reports and other information will be handed over to BBMP on a mutually agreed basis and regular meetings will be held with the BBMP_____

- b) The service provider or its representative/s shall meet BBMP representative/s regularly to take feedback regarding the services. The service provider will also maintain a suggestion book for comments on the services rendered by it.
 - c) The service provider shall not assign or sublet this Agreement or any part thereof to any third party without the approval of BBMP
 - d) Licenses if any required for services at the site will be procured by the service provider.
 - e) Any loss caused to the life and property due to negligence or dereliction of duty of the engaged service provider is to be indemnified by the service provider upto the entire satisfaction of the concerned office.
 - f) The service provider should have insurance facility of the 110% of contract value including tax.

Checklist for Documents to be submitted

Sl.	Checklist of Documents	
1.	IRDA (Insurance Regulatory and Development Authority) registration certificate.	
2.	EMD 1,43,088/-	
3.	GST registration certificate.	
4.	Annual Turnover statement of 5 financial years, i.e., 2019-20, 2020-21, 2021-22, 2022-23, 2023-24 Certified by Chartered Accountant as per format enclosed. (Annual turnover of Rs 71,54,400/- in any one of the 5 financial years.	
5.	Affidavit as per format enclosed.	
6.	Work Order or Invoice's on any similar group insurance for more than 813 number of staffs in any one of the 5 financial years. i.e., 2019-20, 2020-21, 2021-22, 2022-23, 2023-24.	
7.	Details of the existing contracts.	
8.	Satisfactory Performance Certificate / Letter on any similar group insurance for more than 813 number of staffs in any one of the 5 financial years. i.e., 2019-20, 2020-21, 2021-22, 2022-23, 2023-24	
9.	Detailed proposed work plan and methodology on providing group Medici claim insurance policy (family floater) for the BBMP guest teachers/lecturers and their dependents of BBMP schools and colleges	
10.	The Insurance Companies whose services have been terminated/foreclosed by any Corporation/firms during the last 5 years due to non-fulfilment of agreed obligations are not eligible to participate in the bid. The Insurance Companies should clearly specify and submit a self-declaration letter in writing separately stating that they do not fall under this category.	
11.	Undertaking to effect that the insurance company has not engaged any broker / agent / consultant or others for the Group Medici claim insurance policy (Family floater) for the BBMP guest teachers/lecturers and their families	
12.	Network Hospitals: Provide a list of names and addresses of network hospitals.	

Sl.	Checklist of Documents	
	Against the name of each hospital indicate whether cashless facility is available or not?	
13.	Technical Proposal Submission Form	
14.	Details of Service Provider	
15.	TERMS OF REFERENCE acceptance and signature on all the pages of TERMS OF REFERENCE	
16.	Any other documents as per EOI document.	